

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tammy L. Mariotti
 Debtor

Case No. 19-13184-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 309IPage 1 of 2
Total Noticed: 28

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db +Tammy L. Mariotti, 721 Clymer Lane, Ridley Park, PA 19078-1312
 14327214 CEP AMERICA LLC, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
 14325812 +Cody Mitchell, 5629 Lockridge Loop, Unit 1, Fort Hood, TX 76544-2671
 14325807 +David B. Spitoftsky, Esquire, Law Office of David B. Spitoftsky, 516 Swede Street, Norristown, PA 19401-4807
 14325816 +Gary S. Mariotti, 721 Clymer Lane, Ridley Park, PA 19078-1312
 14325820 +KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street, Philadelphia, PA 19106-1538
 14325822 +PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461
 14325825 +Wakefield and Associates, P.O. Box 50250, Knoxville, TN 37950-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: spitoftskybk@verizon.net May 31 2019 02:56:50 DAVID B. SPITOFSKY,
 Law Office of David B. Spitoftsky, 516 Swede Street, Norristown, PA 19401
 tr +E-mail/Text: bncnotice@phl3trustee.com May 31 2019 02:58:16 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov May 31 2019 02:57:47 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 31 2019 02:57:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 31 2019 02:57:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 31 2019 02:57:31 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14325811 E-mail/Text: ebn@americancollect.com May 31 2019 02:57:36 Americollect, 1851 S. Alverno Road,
 Manitowoc, WI 54220
 14325810 +EDI: GMACFS.COM May 31 2019 06:43:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 14325813 +EDI: CCS.COM May 31 2019 06:43:00 Credit Collection Services, Two Wells Avenue,
 Newton, MA 02459-3246
 14325814 +E-mail/Text: bankruptcy.bnc@ditech.com May 31 2019 02:57:05 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 14325815 EDI: AMINFOFP.COM May 31 2019 06:43:00 First Premier Bank, 3820 N. Louise Avenue,
 Sioux Falls, SD 57107-0145
 14325809 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 31 2019 02:57:31 Frederic J. Baker, Esquire,
 Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14325817 EDI: IIC9.COM May 31 2019 06:43:00 I.C. System, Inc., P.O. Box 64887,
 Saint Paul, MN 55164-0887
 14325818 EDI: IRS.COM May 31 2019 06:43:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 14325819 EDI: JEFFERSONCAP.COM May 31 2019 06:43:00 Jefferson Capital Systems, LLC,
 16 Mcleland Road, Saint Cloud, MN 56303-2198
 14325821 +EDI: RESURGENT.COM May 31 2019 06:43:00 LVNV Funding LLC,
 c/o Resurgent Capital Services, LP, P.O. Box 1269, Greenville, SC 29602-1269
 14327227 EDI: RESURGENT.COM May 31 2019 06:43:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14325823 EDI: PRA.COM May 31 2019 06:43:00 Portfolio Recovery Associates,
 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
 14325824 +EDI: SWCR.COM May 31 2019 06:43:00 Southwest Credit Systems, L.P., 5910 W. Plano Parkway,
 Suite 100, Plano, TX 75093-2202
 14325826 +E-mail/Text: CHRISTAL@WILLIAMS Rush-ASSOCIATES.COM May 31 2019 02:58:10
 Williams Rush & Associates LLC, 4144 N. Central Expressway, No. 945,
 Dallas, TX 75204-2112

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14325808* +Tammy L. Mariotti, 721 Clymer Lane, Ridley Park, PA 19078-1312

TOTALS: 0, * 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith
Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2019 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Tammy L. Mariotti spitofskybk@verizon.net,
spitofskylaw@verizon.net
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	Tammy L. Mariotti	Social Security number or ITIN xxx-xx-2202
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 5/15/19
Case number: 19-13184-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammy L. Mariotti	
2. All other names used in the last 8 years		
3. Address	721 Clymer Lane Ridley Park, PA 19078	
4. Debtor's attorney Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555 Email: spitofskybk@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/30/19

For more information, see page 2

7. Meeting of creditors	July 1, 2019 at 10:00 AM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/30/19 Filing deadline: 7/24/19 Filing deadline: 11/11/19
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	